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B18 (Official Form 18) (12/07)

### **United States Bankruptcy Court**

Western District of Missouri Case No. 12-45052-can7 Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Shawn T Woods
903 SE Willow Place
Blue Springs, MO 64014

Social Security / Individual Taxpayer ID No.: xxx-xx-7032

Employer Tax ID / Other nos.:

#### **DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

#### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/21/13 Cynthia A. Norton

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) - Cont.

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court Western District of Missouri

In re: Shawn T Woods Debtor

Date: Mar 23, 2013

Case No. 12-45052-can Chapter 7

#### **CERTIFICATE OF NOTICE**

District/off: 0866-4 User: admin Page 1 of 2 Date Rcvd: Mar 21, 2013 Form ID: b18 Total Noticed: 16 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2013. db +Shawn T Woods, 903 SE Willow Place, Blue Springs, MO 64014-5249 c/o Cohen McNeile & Pappas, P.C., +mccray lumber company, 4550 Belleview, Second Floor, cr Kansas City, MO 64111-3506 11040 Oakmont Street, 14640026 +Duggan Shadwick Doerr et al, Overland Park KS 66210-1100 +John Deere Credit, 6400 NW 86th Street, PO Box 6600, Johnston IA 50131-6600 14640028 McCray Lumber Company, 14665169 c/o Cohen McNeile & Pappas, P.C., 4550 Belleview, Second Floor, Kansas City, MO 64111 +Mid America Golf, 1621 SE Summit Street, 14640029 Lees Summit MO 64081-3291 14640031 +Star Drywall, 8320 Westridge Road, Raytown MO 64138-2614 , 8320 Westings Red. 1601 West Main Street, Blue Springs MO 04013 551 one SE Willow Pl, Blue Springs MO 64014-5250 and Park KS 66210-4 14640032 +Tom Woods, +Tonya Ernsting, 805 SE Willow Pl, Blue Springs MO 64014-5250 +U.S. Bank, 7500 College Blvd. #660, Overland Park KS 66210-4043 +United Bank & Trust, 502 Main Street, Seneca KS 66538-1928 +Valley View Bank, 7500 West 95th Street, Overland Park KS 66212 14640035 14640036 14640037 Overland Park KS 66212-2297 14640038 +Wyandotte Clarke Limited Partnership, 8101 Mission Road, Unit 136, 14640039 Prairie Village KS 66208-5281 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: ecfnotices@dor.mo.gov Mar 21 2013 21:56:00 Missouri Department of Revenue, smg General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475 14640025 +EDI: BANKAMER.COM Mar 21 2013 22:18:00 Bank of America, PO Box 21848, Greensboro NC 27420-1848 14640030 +E-mail/Text: ecfnotices@dor.mo.gov Mar 21 2013 21:56:00 Missouri Dept of Revenue. 301 West High Street, Jefferson City MO 65101-1517 TOTAL: 3 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* Arvest Bank/Union Bank 14640024 14640027 Internal Revenue Service 14640034 Tom Woods 14640033 Tom Woods, McCray Lumber TOTALS: 4, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature:

Joseph Spections

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District/off: 0866-4 User: admin Page 2 of 2 Date Rcvd: Mar 21, 2013

Form ID: b18 Total Noticed: 16

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2013 at the address(es) listed below:

Erlene W. Krigel ekrigel@krigelandkrigel.com, MO10@ecfcbis.com

Ronald S. Weiss on behalf of Debtor Shawn Woods rweiss@bdkc.com,
jsaighman@bdkc.com;tstout@bdkc.com;jlollman@bdkc.com;kwilliams@bdkc.com

Susan P. DeCoursey on behalf of Creditor mccray lumber company sdecoursey@cmplaw.net,
jdavis@cmplaw.net;gpappas@cmplaw.net

TOTAL: 3